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Debtor 1 _	AARON	WESLEY	HEIL
	First Name	Middle Name	Last Name
Debtor 2	AUBRIE	CLARA	HEIL
Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States I	Bankruptcy Court for the:	Southern District of M	İssissippi

Official Form 427

Cover Sheet for Reaffirmation Agreement

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

P	Part 1: Explain the Re	payment Terms of the Reaffirmation Agreement					
1.	Who is the creditor?	Planet Home Lending, LLC Name of the creditor					
2.	How much is the debt?	On the date that the bankruptcy case is filed \$ 196,521.28 To be paid under the reaffirmation agreement \$ 196,521.28 \$\int 1,404.68\$ per month for \$\frac{336}{}\$ months (if fixed interest rate)					
3.	What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)	Before the bankruptcy case was filed					
4.	Does collateral secure the debt?	□ No □ Yes. Describe the collateral. Current market value 602 10TH AVE SE MAGEE MS 39111 193,000.00					
5.	Does the creditor assert that the debt is nondischargeable?	✓ No ☐ Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable					
6.	. Using information from Schedule I: Your Income						
	(Official Form 106l) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.	6a. Combined monthly income from \$ 5,245.85 6e. Monthly income from all sources after payroll deductions \$ 5,245.85	-				
6b. Monthly expenses from line 22c of Schedule J		6b. Monthly expenses from line 22c of \$\bigs_5,245.68\\\ Schedule J \bigs_6f. Monthly expenses \\ _\\$ \sum_5,245.68	_				
		6c. Monthly payments on all reaffirmed debts not listed on Schedule J 6g. Monthly payments on all reaffirmed debts not included in monthly expenses					
		6d. Scheduled net monthly income \$ 0.17 6h. Present net monthly income \$ 0.17					
		Subtract lines 6b and 6c from 6a. Subtract lines 6f and 6g from 6e.					
		If the total is less than 0, put the number in brackets. If the total is less than 0, put the number in brackets.					

D	edioi i	VESLE e Name	EY HEIL Last Name	_ Case no	umber (if known)_25-00686		
	First Name Middl	e Name	Last realine				
7.	Are the income amounts on lines 6a and 6e different?	X No □ Yes.	Explain why they are different a	and complete line 10			
8.	Are the expense amounts on lines 6b and 6f different?	XI No □ Yes.	Explain why they are different a	and complete line 10			
9.	Is the net monthly income in line 6h less than 0?	XI No Yes.	A presumption of hardship arise Explain how the debtor will mat Complete line 10.	presumption of hardship arises (unless the creditor is a credit union). splain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. complete line 10.			
10. Debtor's certification about lines 7-9		I certify that each explanation of	on lines 7-9 is true and cor	rect.			
	If any answer on lines 7-9 is Yes, the debtor must sign here.		×	×			
	If all the answers on lines 7-9 are No, go to line 11.		Signature of Debtor 1		Signature of Debtor 2 (Spouse Only in a Joint Case)		
11	11. Did an attorney represent the debtor in negotiating the reaffirmation agreement? No Yes. Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement? No No No Yes						
	Part 2: Sign Here	A.,					
	Whoever fills out this form must sign here. I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.						
		* MANUY CUSANO Date 4/2/2025 MM/DD/YYYY					
Ashley Cusano, Assistant Secretary Printed Name							
		Che	eck one: Debtor or Debtor's Attorney Creditor or Creditor's Attorney				

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